

FIG. 1

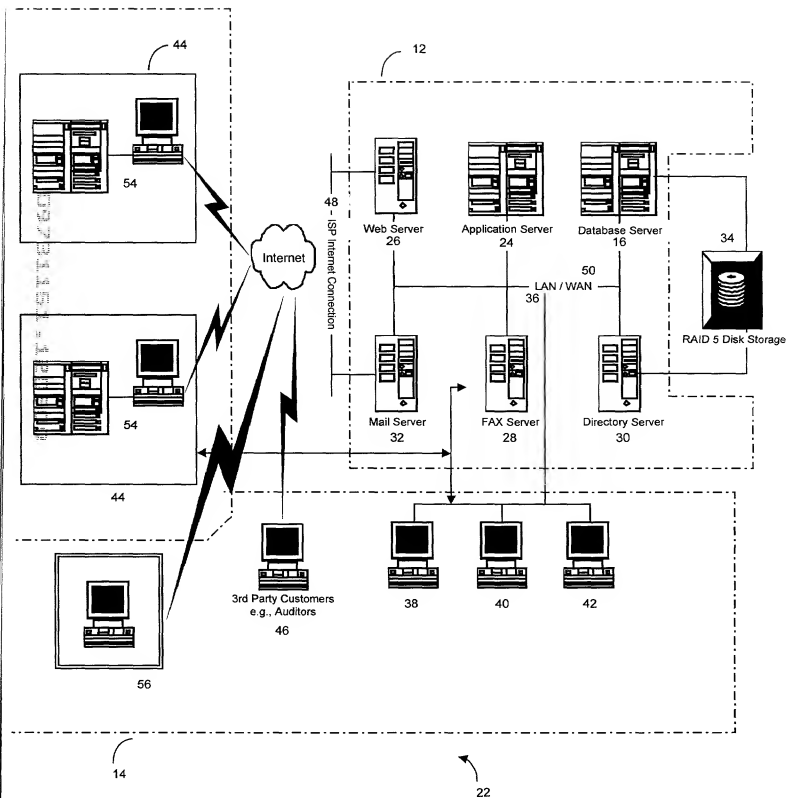


FIGURE 2

FIGURE 3

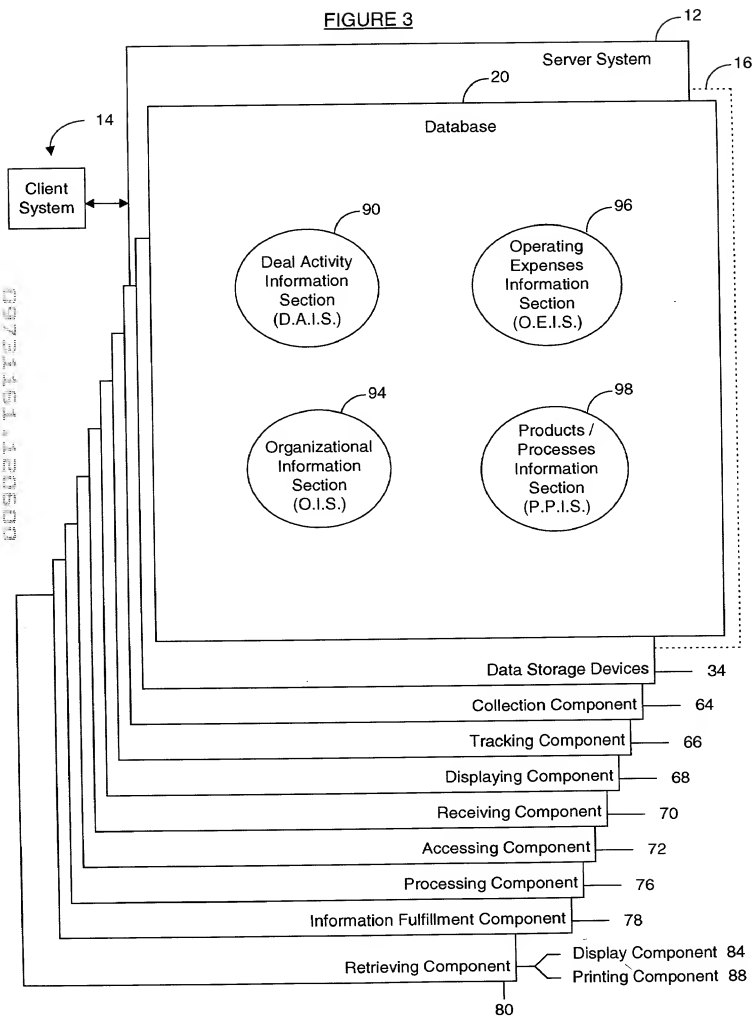


FIGURE - 5

[illegible]

TOTAL	21,175,243
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17T&I '99 Activity Allocation

FIGURE-6

432

Loans

	Average Cycle Time	
	Telecom	Energy
QLtoClose	63	80
Complexity Index	89%	84%

440

Lease

	Average Cycle Time	
	Telecom	Energy
QLtoClose	107	210
Complexity Index	152%	208%

428

Common Equity

	Average Cycle Time	
	Telecom	Energy
QLtoClose	53	84
Complexity Index	75%	101%

Equity

	Average Cycle Time	
	Telecom	Energy
QLtoClose	71	122
Complexity Index	101%	121%

Total Business Unit

	Average Cycle Time	
	Telecom	Energy
QLtoClose	70	101
Complexity Index	100%	100%

434

424

FIGURE 7

Complexity Index (QL-CL Cycle)		Loan		89%		Division Level		Loan Total	
		HQ Level		Board Level		500			
# of QL	1	4	8	0	2	19	29	506	
Leadand terminated						32	35		
# of PICs		35	35	3	3	11	32		
PICand terminated		17	4	4	4	4	53		
# of issued proposals		18	2	2	2	5	9		
Issuedand terminated		2	2	2	2	35	37		
# Awarded of Credit Request		16	1	0	0	2	3		
Awardedand terminated		1	15	2	2	34	51		
# of DAM Held		15	3	1	1	9	13		
DAMand terminated		3	12	1	1	25	38		
# Approved		4	4	0	0	5	9		
Approvedand terminated		8	8	8	8	20	29		
Close									
		\$ 18,323		\$ 18,323		\$ 18,323		\$ 18,323	
# of QL		\$ 18,323		\$ 18,323		\$ 18,323		\$ 18,323	
Leadand terminated		\$ 8,796		\$ 8,796		\$ 8,796		\$ 8,796	
# of PICs		\$ 38,532		\$ 38,532		\$ 38,532		\$ 38,532	
PICand terminated		\$ 94,534		\$ 94,534		\$ 94,534		\$ 94,534	
# of issued proposals		\$ 21,034		\$ 60,474		\$ 21,166		\$ 22,669	
Issueand terminated		\$ 51,551		\$ 51,551		\$ 51,551		\$ 51,551	
# Awarded of Credit Request		\$ 232,771		\$ 272,210		\$ 232,902		\$ 234,405	
Awardedand terminated									
# of DAM Held									
DAMand terminated									
# Approved									
Approvedand terminated									
Close									

492 494 490

470 480 484

504 506

510

FIGURE 8

520

540

Total Costs 2,524

075

562

Total Count: -564

Total Costs: *5.11*

Dead Deals

Total Costs

Dead deals % of Total C

Hit Rates (DAM Held to

Loan

	HQ Level	Board Level	Division Level	Total Costs
\$ # of RQ's	\$ 787,893	\$ 183,231	\$ 1,300,939	\$ 2,272,063
\$ # of POCs	\$ 307,887	\$ 70,370	\$ 457,402	\$ 835,658
\$ # of Issued Proposals	\$ 693,576	\$ 154,128	\$ 1,579,812	\$ 2,427,516
\$ # awarded or Credit Request	\$ 1,512,541	\$ 189,068	\$ 3,403,217	\$ 5,104,825
\$ # of DAM Held	\$ 315,516	\$ 120,948	\$ 719,639	\$ 1,155,102
\$ # Approved	\$ 618,618	\$ 51,551	\$ 1,288,787	\$ 1,958,956
Total Costs	\$ 4,236,010	\$ 769,295	\$ 8,749,795	\$ 13,755,100
Unit Cost per Close Deal	\$ 232,771	\$ 272,210	\$ 232,902	\$ 234,222
Total Cost per Close Deal	\$ 529,501	\$ 769,295	\$ 437,490	\$ 474,314
Total Costs:	\$ 1,862,197	\$ 272,210	\$ 4,658,048	\$ 6,792,425
Close Deals	2,373,842	497,085	4,091,748	6,962,675
Dead Deals	\$ 4,236,010	\$ 769,295	\$ 8,749,795	\$ 13,755,100
Total Costs	56%	65%	47%	51%
Dead deals % of Total Costs	53%	50%	59%	57%
Unit Rates (DAM Held to Close)				

FIGURE - 9

580

1999 T&L Operating Cost for Loans by Process

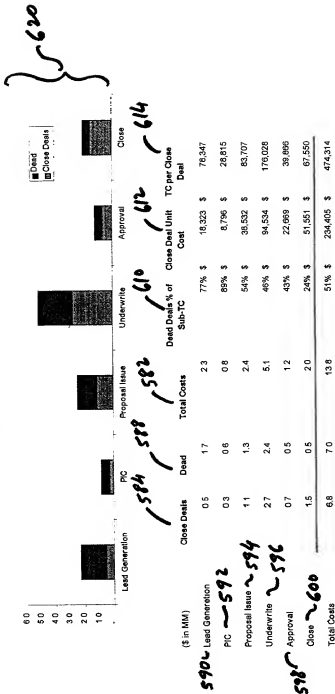
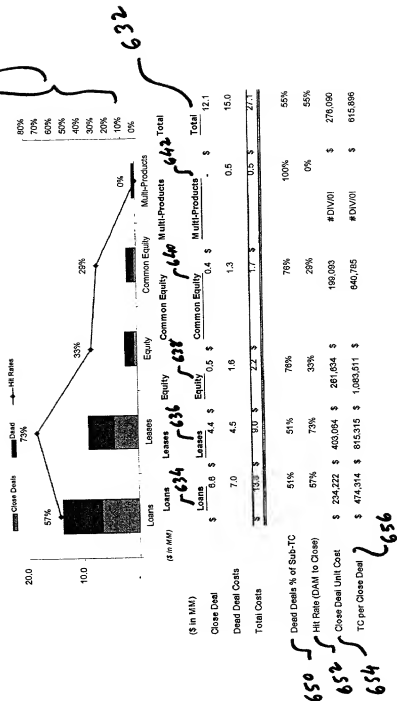


FIGURE 10

1999 T&I Operating Cost by Product



090001113121260

FIGURE - 11

680

1999 T&I Operating Cost for All Products by Process

720

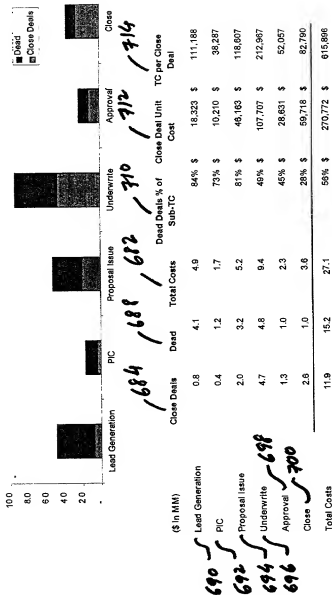


FIGURE 12

800

